

Certificate Number: 16339-NJ-DE-039254488

Bankruptcy Case Number: 25-10090



16339-NJ-DE-039254488

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 18, 2025, at 11:12 o'clock PM EST, Vivian Velasquez completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 18, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor

Certificate Number: 16339-NJ-DE-039513077

Bankruptcy Case Number: 25-10090



16339-NJ-DE-039513077

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 2, 2025, at 8:38 o'clock PM EDT, Luis Caraballo-Castillo completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 2, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor